統計學習初論企劃書
第三組-中國武漢肺炎

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分析主題

利用信用卡使用者的基本資料和使用者的消費取向，分析信用卡使用者在下個月是否會拖欠。

資料集來源

Default Payments of Credit Card Clients in Taiwan from 2005
[Default of Credit Card Clients Dataset](#)

簡單描述 (以文字描述資料集的特性)

This dataset contains information on default payments, demographic factors, credit data, history of payment, and bill statements of credit card clients in Taiwan from April 2005 to September 2005.

資料筆數

30000筆

欄位數量、名稱與說明

ID: ID of each client
LIMIT_BAL: Amount of given credit in NT dollars (includes individual and family/supplementary credit
SEX: Gender (1=male, 2=female)
EDUCATION: (1=graduate school, 2=university, 3=high school, 4=others, 5=unknown, 6=unknown)
MARRIAGE: Marital status (1=married, 2=single, 3=others)
AGE: Age in years

PAY_0: Repayment status in September, 2005 (-1=pay duly, 1=payment delay for one month, 2=payment delay for two months, … 8=payment delay for eight months, 9=payment delay for nine months and above)
PAY_2: Repayment status in August, 2005 (scale same as above)
PAY_3: Repayment status in July, 2005 (scale same as above)
PAY_4: Repayment status in June, 2005 (scale same as above)
PAY_5: Repayment status in May, 2005 (scale same as above)
PAY_6: Repayment status in April, 2005 (scale same as above)
BILL_AMT1: Amount of bill statement in September, 2005 (NT dollar)
BILL_AMT2: Amount of bill statement in August, 2005 (NT dollar)
BILL_AMT3: Amount of bill statement in July, 2005 (NT dollar)
BILL_AMT4: Amount of bill statement in June, 2005 (NT dollar)
BILL_AMT5: Amount of bill statement in May, 2005 (NT dollar)
BILL_AMT6: Amount of bill statement in April, 2005 (NT dollar)
PAY_AMT1: Amount of previous payment in September, 2005 (NT dollar)
PAY_AMT2: Amount of previous payment in August, 2005 (NT dollar)
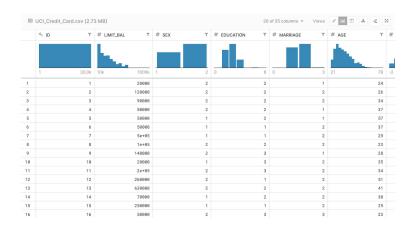PAY_AMT3: Amount of previous payment in July, 2005 (NT dollar)
PAY_AMT4: Amount of previous payment in June, 2005 (NT dollar)
PAY_AMT5: Amount of previous payment in May, 2005 (NT dollar)
PAY_AMT6: Amount of previous payment in April, 2005 (NT dollar)
default.payment.next.month: Default payment (1=yes, 0=no)

範例資料

UCI_Credit_Card.csv (2.73 MB) — 20 of 25 columns

	ID	LIMIT_BAL	SEX	EDUCATION	MARRIAGE	AGE
1	1	20000	2	2	1	24
2	2	120000	2	2	2	26
3	3	90000	2	2	2	34
4	4	50000	2	2	1	37
5	5	50000	1	2	1	57
6	6	50000	1	1	2	37
7	7	5e+05	1	1	2	29
8	8	1e+05	2	2	2	23
9	9	140000	2	3	1	28
10	10	20000	1	3	2	35
11	11	2e+05	2	3	2	34
12	12	260000	2	1	2	51
13	13	630000	2	2	2	41
14	14	70000	1	2	2	30
15	15	250000	1	1	2	29
16	16	50000	2	3	3	23

ID	LIMIT_BAL	SEX	EDUCATION	MARRIAGE	AGE	PAY_0	PAY_2	PAY_3	PAY_4	PAY_5	PAY_6	BILL_AMT1	BILL_AMT2	BILL_AMT3	BILL_AMT4	BILL_AMT5	BILL_AMT6	PAY_AMT1	PAY_AMT2	PAY_AMT3	PAY_AMT4	PAY_AMT5	PAY_AMT6	default.payment
1	20000	2	2	1	24	2	2	-1	-1	-2	-2	3913	3102	689	0	0	0	0	689	0	0	0	0	1
2	120000	2	2	2	26	-1	2	0	0	0	2	2682	1725	2682	3272	3455	3261	0	1000	1000	1000	0	2000	1
3	90000	2	2	2	34	0	0	0	0	0	0	29239	14027	13559	14331	14948	15549	1518	1500	1000	1000	1000	5000	0
4	50000	2	2	1	37	0	0	0	0	0	0	46990	48233	49291	28314	28959	29547	2000	2019	1200	1100	1069	1000	0
5	50000	1	2	1	57	-1	0	-1	0	0	0	8617	5670	35835	20940	19146	19131	2000	36681	10000	9000	689	679	0
6	50000	1	1	2	37	0	0	0	0	0	0	64400	57069	57608	19394	19619	20024	2500	1815	657	1000	1000	800	0
7	5.00E+05	1	1	2	29	0	0	0	0	0	0	367965	412023	445007	542653	483003	473944	55000	40000	38000	20239	13750	13770	0
8	1.00E+05	2	2	2	23	0	-1	-1	0	0	-1	11876	380	601	221	-159	567	380	601	0	581	1687	1542	0
9	140000	2	3	1	28	0	0	2	0	0	0	11285	14096	12108	12211	11793	3719	3329	0	432	1000	1000	1000	0
10	20000	1	3	2	35	-2	-2	-2	-2	-1	-1	0	0	0	0	13007	13912	0	0	0	13007	1122	0	0
11	2.00E+05	2	3	2	34	0	0	2	0	0	-1	11073	9787	5535	2513	1828	3731	2306	12	50	300	3738	66	0
12	260000	2	1	2	51	-1	-1	-1	-1	-1	2	12261	21670	9966	8517	22287	13668	21818	9966	8583	22301	0	3640	0
13	630000	2	2	2	41	-1	0	-1	-1	-1	-1	12137	6500	6500	6500	6500	2870	1000	6500	6500	6500	2870	0	0
14	70000	1	2	2	30	1	2	2	0	0	2	65802	67369	65701	66782	36137	36894	3200	0	3000	3000	1500	0	1
15	250000	1	1	2	29	0	0	0	0	0	0	70887	67060	63561	59696	56875	55512	3000	3000	3000	3000	3000	3000	0
16	50000	2	3	3	23	1	2	0	0	0	0	50614	29173	28116	28771	29531	30211	0	1500	1100	1200	1300	1100	0
17	20000	1	2	1	24	0	0	2	2	2	2	15376	18010	17428	18338	17905	19104	3200	0	1500	0	1650	0	1
18	320000	1	1	2	49	0	0	0	-1	-1	-1	253286	246536	194663	70074	5856	195599	10358	10000	75940	20000	195599	50000	0
19	360000	2	1	1	49	1	-2	-2	-2	-2	-2	0	0	0	0	0	0	0	0	0	0	0	0	0
20	180000	1	2	2	29	1	-2	-2	-2	-2	-2	0	0	0	0	0	0	0	0	0	0	0	0	0
21	130000	2	3	2	39	0	0	0	0	0	0	38358	27688	24489	20616	11802	930	3000	1537	1000	2000	930	33764	0
22	120000	2	2	1	39	-1	-1	-1	-1	-1	-1	316	316	316	0	632	316	316	316	0	632	316	0	1
23	70000	2	2	2	26	2	0	0	2	2	2	41087	42445	45020	44006	46905	46012	2007	3582	0	3601	0	1820	0
24	450000	2	1	1	40	-2	-2	-2	-2	-2	-2	5512	19420	1473	560	0	0	19428	1473	560	0	0	1128	1
25	90000	1	1	2	23	0	0	0	-1	0	0	4744	7070	0	5398	6360	8292	5757	0	5398	1200	2045	2000	0